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Response to Office Action of February 10, 2005

### AMENDMENTS TO THE CLAIMS

1. (Canceled)
2. (Previously Presented) A method as set forth in claim 12 including the steps of:  
providing the healthcare user access to a website hosted by the financial intermediary on  
a computer network;  
identifying the healthcare user accessing the healthcare website;  
providing the identified healthcare user access to a web page containing healthcare  
providers contracting with the intermediary; and  
selecting by the healthcare user a healthcare provider from the contracting healthcare  
providers.
3. (Previously Presented) A method as set forth in claim 12 wherein the computer  
network is the Internet.
4. (Canceled)
5. (Currently Amended) A method of payment for a healthcare service, said method  
comprising the steps of:  
contracting between a healthcare provider and an intermediary for the healthcare provider  
to perform a ~~predetermined healthcare service~~ services for a healthcare user contracting with the  
intermediary and receive a ~~predetermined~~ fee for such services discounted relative to fees  
charged by the healthcare provider to other parties;

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contracting between a healthcare user and the intermediary for the healthcare user to pay the healthcare provider when the healthcare service is performed with a healthcare credit card issued by the intermediary;

receiving by the healthcare user ~~the predetermined~~ a healthcare service from the healthcare provider;

the healthcare user charging the discounted fee for the healthcare service using the healthcare credit card;

subsequently paying the healthcare provider by the intermediary according to the contract between the healthcare provider and the intermediary for the healthcare service charged to the healthcare credit card; and

subsequently paying the intermediary by the healthcare user according to the contract between the healthcare user and the intermediary.

6. (Original) A method as set forth in claim 5 including the steps of:

providing the healthcare user access to a website hosted by the intermediary on a computer network;

identifying the healthcare user accessing the healthcare website;

providing the identified healthcare user access to a web page containing healthcare providers contracting with the intermediary; and

selecting by the healthcare user a healthcare provider from the contracting healthcare providers.

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7. (Original) A method as set forth in claim 6 wherein the computer network is the Internet.

8. (Original) A method as set forth in claim 5 including the step of billing the healthcare user by the intermediary for the healthcare service performed by the healthcare service provider, after said step of paying the healthcare provider.

9. (Currently Amended) A method of payment for a healthcare service, said method comprising the steps of:

contracting between a healthcare provider and an intermediary for the healthcare provider to perform ~~a predetermined healthcare service~~ services for a healthcare user and receive a ~~predetermined discounted fee for the services provided relative to fees charged others by the provider;~~

contracting between a healthcare user and the intermediary for the healthcare user to pay the healthcare provider when the healthcare service is performed with a healthcare credit card issued by the intermediary;

providing the healthcare user access to a web site hosted by the intermediary on a computer network;

identifying the healthcare user accessing the healthcare website;

providing the identified healthcare user access to a web page containing healthcare providers contracting with the intermediary;

selecting by the healthcare user a healthcare provider from the contracting healthcare providers;

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receiving by the healthcare user the predetermined healthcare service from the selected healthcare provider;

charging the fee for receiving the predetermined healthcare service using the healthcare credit card;

subsequently paying the selected healthcare provider by the intermediary according to the contract between the healthcare provider and the intermediary for the healthcare service charged to the healthcare credit card; and

subsequently paying the intermediary by the healthcare user according to the contract between the healthcare user and the intermediary as payment for the healthcare service rendered by the selected healthcare provider.

10. (Original) A method as set forth in claim 9 wherein the computer network is the Internet.

11. (Original) A method as set forth in claim 9 including the step of billing the healthcare user by the intermediary for the healthcare service performed by the healthcare service provider, after said step of paying the healthcare provider.

12. (Currently Amended) A method of payment for a healthcare service, comprising the steps of:

contracting by a healthcare user with a financial intermediary to establish an account by which the intermediary will reimburse contracting third parties, including but not limited to selected healthcare providers, for goods or services provided by such third parties to the

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healthcare user, such services including a limited schedule of healthcare services, the financial intermediary will bill the healthcare user for such goods or services, and the healthcare user will pay the financial intermediary for such billing;

providing a physical card by the financial intermediary to the healthcare user evidencing such account;

the financial intermediary contracting with a plurality of healthcare users providers to provide a scheduled list of services to contracting healthcare users at ~~scheduled~~ discounted rates relative to the rates charged others;

the financial intermediary publishing a schedule of contracting healthcare providers to its contracting healthcare users;

a particular healthcare user requiring a particular healthcare service on said scheduled list presenting said physical card to a particular contracting healthcare provider;

such particular healthcare provider providing the particular healthcare service to the particular healthcare user and subsequently billing the financial intermediary for the service via a communication link at the discounted rate;

the financial intermediary paying said billing by the particular healthcare provider and subsequently billing such service to the particular healthcare user; and

the particular healthcare user paying the financial intermediary for such service in accordance with the terms of their contract.